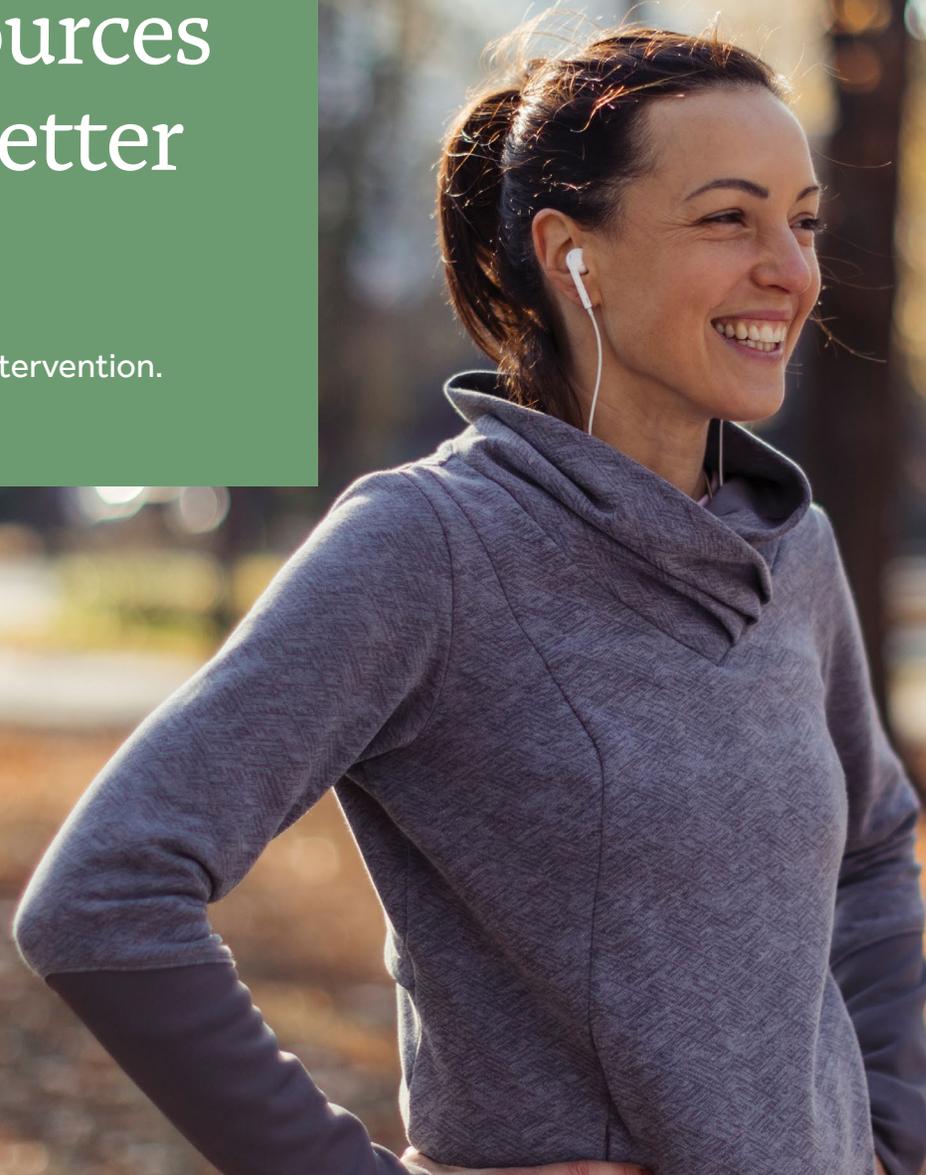


# Specialized resources committed to better outcomes.

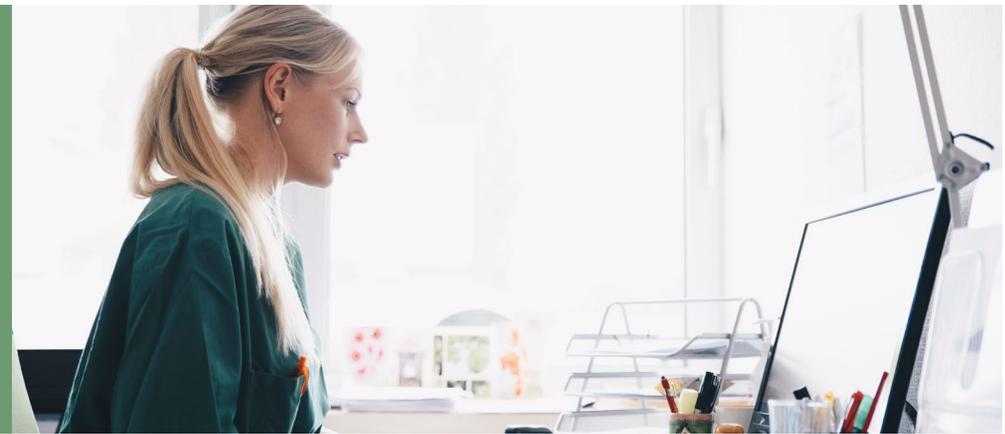
Delivering value through prevention and intervention.



GROUP BENEFIT  
SOLUTIONS

# Personalized clinical support for the millions we serve.

New York Life Group Benefit Solutions (NYL GBS) deploys certified coaches and clinical resources to provide personalized support and help employees quickly return to health. Resources are coordinated through our Absence Managers, who work on your employees' behalf to ensure a streamlined experience.



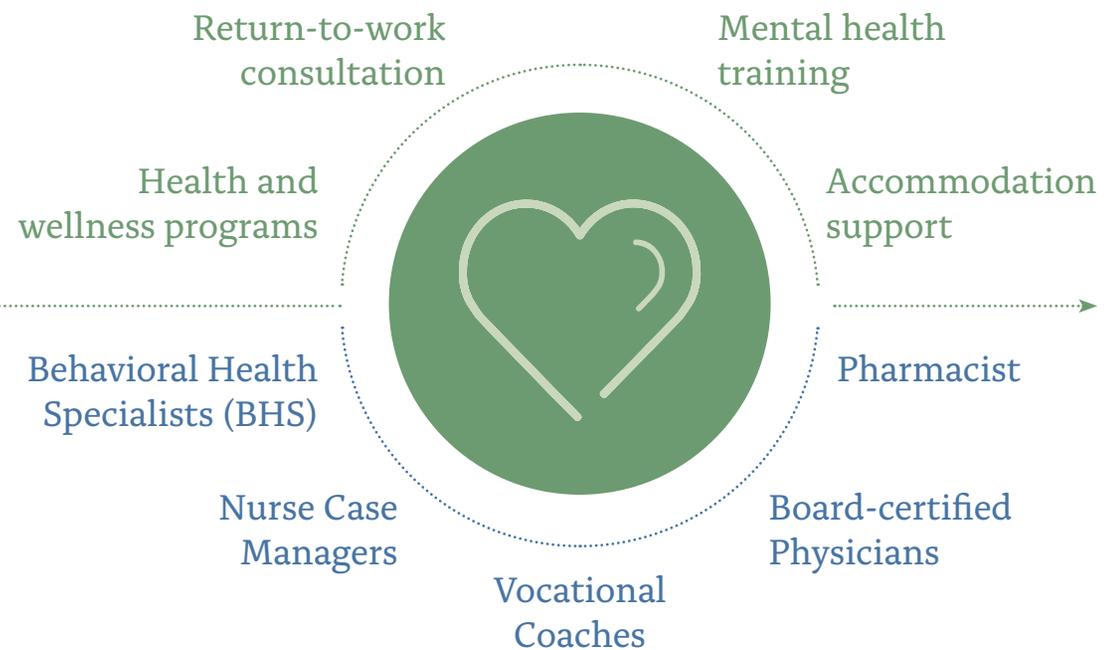
## Our approach helps us prevent or intervene during absence events.

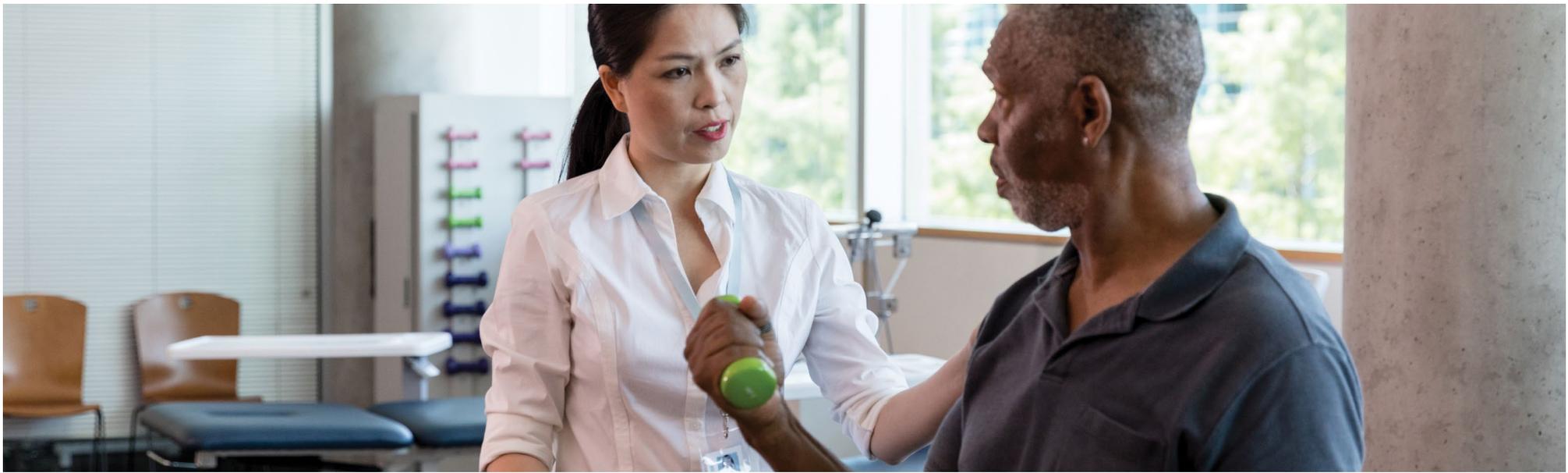
### Prevention

The best outcome is one that avoids an unnecessary absence. We use data to identify at-risk employees and engage them sooner to help prevent or reduce the severity of an absence event. We can coordinate:

### Intervention

If an absence is needed, our Absence Managers will personally coordinate each employee's experience. They'll engage resources to create a customized plan that aids recovery and improves return-to-work (RTW) outcomes. Our resources include:





## There is no one-size-fits-all plan for recovery.

Our Absence Managers focus on the individual and their unique needs to help ensure the best outcome. Absence Managers are trained to engage in-house resources when they need help with:



Understanding complex medical documentation and diagnoses



Determining immediate and ongoing care requirements



Removing barriers to recovery



Making clinical peer-to-peer outreaches with providers to understand unique conditions

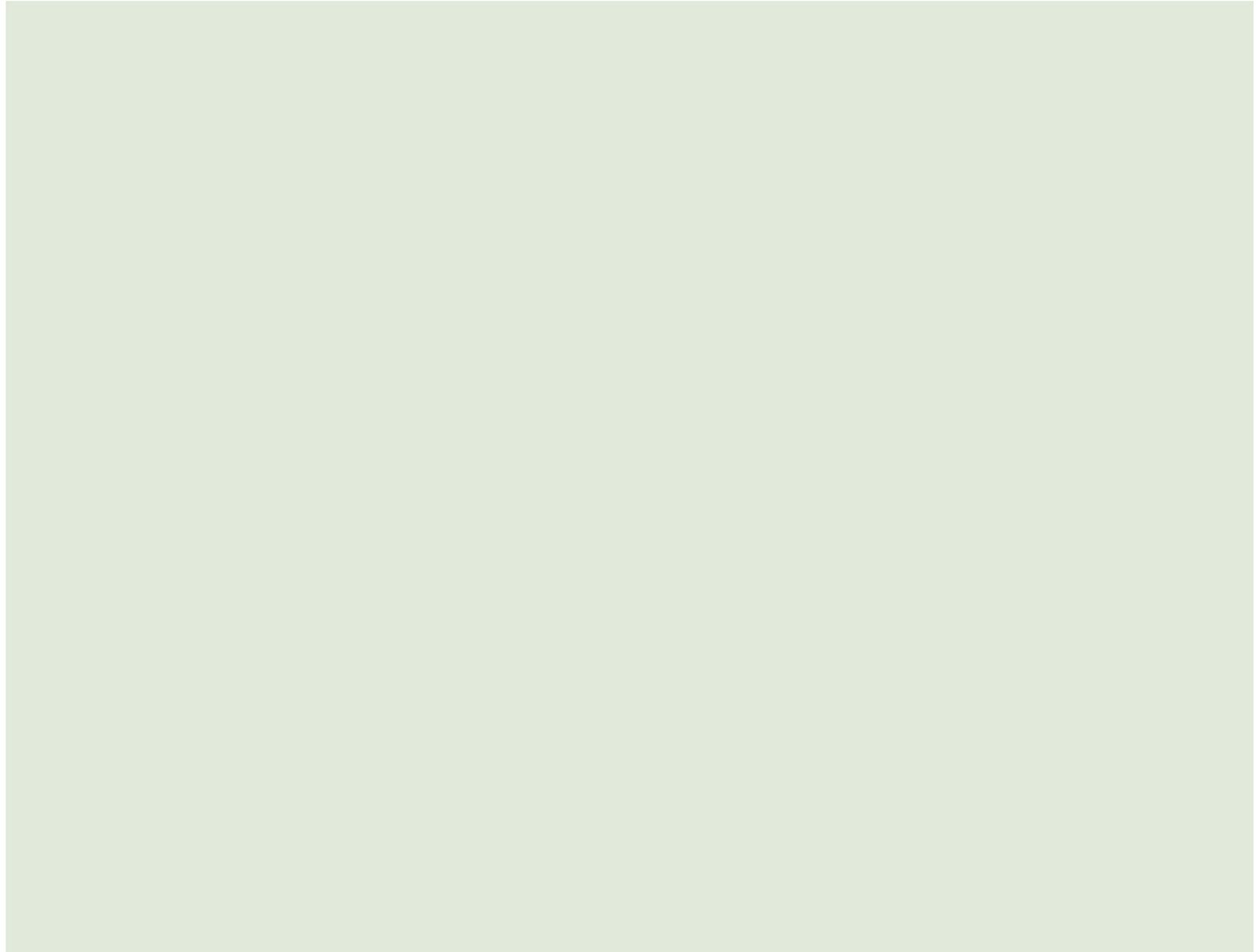


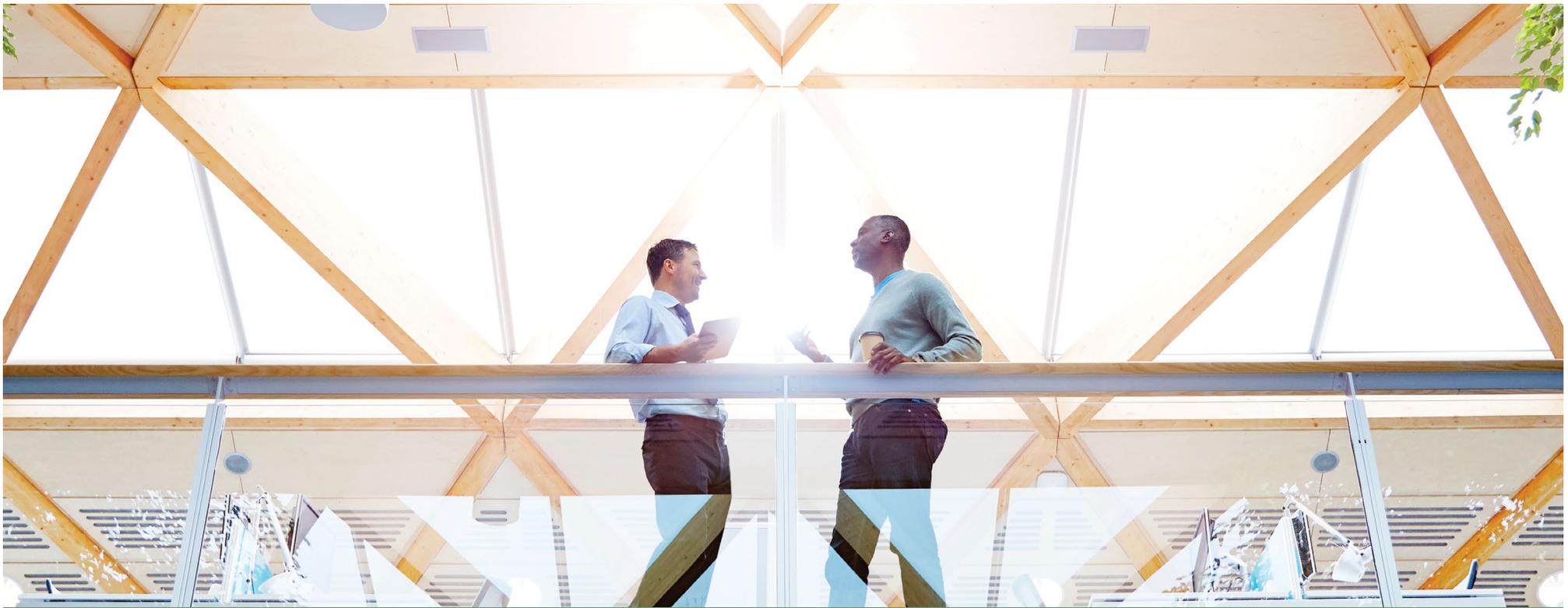
Assisting with accommodations through employer outreach



Planning for an employee's return to work

Click the examples below to see how our specialized resources engage during each employee's absence event, to help them return to health and reach their full potential.





Please contact your NYL GBS Account Representative  
to learn more about our clinical expertise and the  
personalized approach we take to support your employees.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, which are subsidiaries of New York Life Insurance Company.

Life Insurance Company of North America is not authorized in New York and does not conduct insurance business in New York.

**New York Life Insurance Company**

51 Madison Avenue  
New York, NY 10010

© 2023, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the  
NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

123636 a 1023 SMRU5018418.2 (Ed.10.2023)